

Certificate of Notice Page 1 of 5  
IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA

FILED  
11/14/23 2:23 pm  
CLERK  
U.S. BANKRUPTCY  
COURT - WDPA

IN RE:

JANE E LAYMAN

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:18-21675

Chapter 13

Related to Dkt. No. 75

ORDER OF COURT

AND NOW, this 14th day of November, 2023, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED and DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

**ENTERED BY DEFAULT**

BY THE COURT:



GREGORY J. ADDONIO jah  
CHIEF UNITED STATES BANKRUPTCY JUDGE

In re:  
Jane E Layman  
Debtor

Case No. 18-21675-GLT  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Nov 14, 2023

User: auto  
Form ID: pdf900

Page 1 of 4  
Total Noticed: 45

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 16, 2023:**

Recip ID	Recipient Name and Address
db	+ Jane E Layman, 680 N. Geary Street, Mount Pleasant, PA 15666-1218
14822023	+ Bank of America-Royal Caribbean Cruise L, PO Box 15222, Wilmington, DE 19886-5222
14822029	Chase Blueprint, Cardmember Service, PO Box 1423, Charlotte, NC 28201-1423
14822033	Citizens Bank Card Ser, PO Box 42010, Providence, RI 02940-2010
14822036	Discover, PO Box 742655, Cincinnati, OH 45274-2655
14822038	Lane Bryant, Commenity Bank, PO Box 65978, San Antonio, TX 78265-9728
14822043	OnStar, Dept #77246, OnStar Subscription Center, PO Box 77000, Detroit, MI 48277-0246

TOTAL: 7

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	Email/PDF: ais.chase.ebn@aisinfo.com	Nov 15 2023 00:33:17	JPMORGAN CHASE BANK, NATIONAL ASSOCIATION, 3415 Vision Drive, Columbus, OH 43219
14870314	Email/Text: creditcardbkcorrespondence@bofa.com	Nov 15 2023 00:25:00	BANK OF AMERICA, N.A., PO BOX 31785, Tampa FL 33631-3785
14822022	Email/Text: creditcardbkcorrespondence@bofa.com	Nov 15 2023 00:25:00	Bank of America, PO Box 15222, Wilmington, DE 19886-5222
14822024	Email/Text: BarclaysBankDelaware@tsico.com	Nov 15 2023 00:26:00	Barclay Card, Card Services, PO Box 13337, Philadelphia, PA 19101-3337
14822025	Email/PDF: MarletteBKNotifications@resurgent.com	Nov 15 2023 00:33:01	Best Egg, SST, PO Box 5493, Carol Stream, IL 60197-5493
14822026	Email/PDF: ais.sync.ebn@aisinfo.com	Nov 15 2023 00:33:20	Bill Me Later, PayPal Credit, PO Box 105658, Atlanta, GA 30348-5658
14822027	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Nov 15 2023 00:26:00	Boscovs, P.O. Box 659622, San Antonio, TX 78265-9622
14822032	Email/Text: Bankruptcy.RI@Citizensbank.com	Nov 15 2023 00:25:00	Citizens Bank, 525 William Penn Place, Pittsburgh, PA 15219
14824438	Email/Text: Bankruptcy.RI@Citizensbank.com	Nov 15 2023 00:25:00	Citizens Bank N.A., 1 Citizens Drive Mailstop ROP15B, Riverside, RI 02915
14822031	Email/PDF: Citi.BNC.Correspondence@citi.com	Nov 15 2023 00:33:31	Citi Cards, PO Box 9001037, Louisville, KY 40290-1037
14850449	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Nov 15 2023 00:33:31	Citibank, N.A., Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0432
14870345	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Nov 15 2023 00:26:00	Comenity Capital Bank/Paypal Credit, c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132
14822034	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Nov 15 2023 00:26:00	Comenty Bank/Peebles, PO Box 659465, San

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Case Number	Communication Type	Date/Time	Recipient Address
14822035	Email/Text: bankruptcy@connexuscu.org	Nov 15 2023 00:28:00	Antonio, TX 78265-9465 Connexus Credit Union, PO Box 21488, Tampa, FL 33622-1488
14857868	Email/Text: bankruptcy@connexuscu.org	Nov 15 2023 00:28:00	Connexus Credit Union, P.O. Box 8026, Wausau, WI 54402-8026
14831926	Email/Text: mrdiscen@discover.com	Nov 15 2023 00:25:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14822037	Email/PDF: Citi.BNC.Correspondence@citi.com	Nov 15 2023 00:33:20	Home Depot, Home Depot Credit Ser, PO Box 9001010, Louisville, KY 40290-1010
14822028	Email/PDF: ais.chase.ebn@aisinfo.com	Nov 15 2023 00:33:12	Chase, PO Box 78420, Phoenix, AZ 85062-8420
14822030	Email/PDF: ais.chase.ebn@aisinfo.com	Nov 15 2023 00:32:53	Chase Southwest, Cardmember Service, PO Box 1423, Charlotte, NC 28201-1423
14873645	Email/PDF: ais.chase.ebn@aisinfo.com	Nov 15 2023 00:33:17	JPMorgan Chase Bank, National Association, Chase Records Center, Attn: Correspondence Mail, Mail Code LA4-5555, 700 Kansas Lane, Monroe, LA 71203
14822045	Email/PDF: ais.chase.ebn@aisinfo.com	Nov 15 2023 00:33:31	Southwest, Cardmember Services, PO Box 1423, Charlotte, NC 28201-1423
14887554	Email/PDF: resurgentbknotifications@resurgent.com	Nov 15 2023 00:33:13	LVNV Funding LLC, c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14875576	Email/PDF: resurgentbknotifications@resurgent.com	Nov 15 2023 00:33:11	LVNV Funding, LLC its successors and assigns as, assignee of CVI MF Grantor Trust III, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14822039	Email/PDF: ais.sync.ebn@aisinfo.com	Nov 15 2023 01:11:20	Levins, Synchrony Bank, PO Box 960061, Orlando, FL 32896-0061
14822040	Email/PDF: ais.sync.ebn@aisinfo.com	Nov 15 2023 00:33:16	Lowe's/Synchrony Bank, P.O. Box 530914, Atlanta, GA 30353-0914
14822041	Email/Text: e-bankruptcy@nasafcu.com	Nov 15 2023 00:25:00	NASA Federal Credit Union, P.O. Box 1910, Bowie, MD 20717-1910
14822042	+ Email/Text: bnc@nordstrom.com	Nov 15 2023 00:26:53	Nordstrom Card Services, PO Box 13589, Scottsdale, AZ 85267-3589
14875682	+ Email/Text: JCAP_BNC_Notices@jcap.com	Nov 15 2023 00:27:00	Nordstrom, Inc., Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
14870068	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Nov 15 2023 00:44:38	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14823029	+ Email/PDF: rmscedi@recoverycorp.com	Nov 15 2023 00:33:31	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14822044	^ MEBN	Nov 15 2023 00:18:03	Prosper Marketplace Inc., P.O. Box 396081, San Francisco, CA 94139-6081
14876434	+ Email/Text: bncmail@w-legal.com	Nov 15 2023 00:27:00	Prosper Marketplace Inc., C/O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
14866193	Email/Text: bnc-quantum@quantum3group.com	Nov 15 2023 00:27:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
14871594	Email/Text: bnc-quantum@quantum3group.com	Nov 15 2023 00:27:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
14921123	+ Email/Text: bncmail@w-legal.com	Nov 15 2023 00:27:00	Synchrony Bank, C/O Weinstein & Riley, P.S., 2001 Western Ave., Suite #400, Seattle, WA 98121-3132
14876631	+ Email/PDF: ebn_ais@aisinfo.com		

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		Nov 15 2023 00:33:13	Synchrony Bank, by AIS InfoSource, LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14822046	Email/PDF: ais.sync.ebn@aisinfo.com	Nov 15 2023 00:33:37	Synchrony Bank/JCP, P.O. Box 960090, Orlando, FL 32896-0090
14822047	Email/PDF: ais.sync.ebn@aisinfo.com	Nov 15 2023 00:32:53	Walmart Mastercard/Synchrony, PO Box 960024, Orlando, FL 32896-0024

TOTAL: 38

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		BANK OF AMERICA, N.A.
cr	*	BANK OF AMERICA, N.A., PO Box 31785, TAMPA, FL 33631-3785
cr	*	BANK OF AMERICA, N.A., PO BOX 31785, TAMPA, FL 33631-3785
cr	*	LVNV Funding LLC, c/o Resurgent Capital Services, P.O. Box 10587, Greenville, SC 29603-0587
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	*+	Synchrony Bank, c/o Weinstein & Riley, P.S., 2001 Western Ave., Suite #400, Seattle, WA 98121-3132
cr	*+	Synchrony Bank by AIS InfoSource, LP as agent., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 1 Undeliverable, 6 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 16, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 14, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor BANK OF AMERICA N.A. bnicholas@kmlawgroup.com
Heather Stacey Riloff	on behalf of Creditor JPMORGAN CHASE BANK NATIONAL ASSOCIATION logsecf@logs.com, Michelle@mvrlaw.com
James A. Prostko	on behalf of Creditor BANK OF AMERICA N.A. jprostko@c-vlaw.com, jamesprostko@gmail.com
Jerome B. Blank	on behalf of Creditor BANK OF AMERICA N.A. jblank@pincuslaw.com, brausch@pincuslaw.com
Jill Manuel-Coughlin	on behalf of Creditor BANK OF AMERICA N.A. bankruptcy@powerskirm.com
Karina Velter	on behalf of Creditor BANK OF AMERICA N.A. karina.velter@powerskirm.com, Kaitlyn.Pemper@powerskirm.com
Kevin Scott Frankel	on behalf of Creditor JPMORGAN CHASE BANK NATIONAL ASSOCIATION pakb@logs.com, logsecf@logs.com

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Marisa Myers Cohen

on behalf of Creditor BANK OF AMERICA N.A. [ecfmail@mwclaw.com](mailto:ecfmail@mwclaw.com), [mcohen@mwclaw.com](mailto:mcohen@mwclaw.com)

Office of the United States Trustee

[ustpre03.pi.ecf@usdoj.gov](mailto:ustpre03.pi.ecf@usdoj.gov)

Randall G. Klimchok

on behalf of Debtor Jane E Layman [klimchok.law@zoominternet.net](mailto:klimchok.law@zoominternet.net) [randylu@comcast.net](mailto:randylu@comcast.net)

Ronda J. Winnecour

[cmecf@chapter13trusteewdpa.com](mailto:cmecf@chapter13trusteewdpa.com)

TOTAL: 11